

Information to identify the case:Debtor 1 **Eboni Ceiera Houge**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8057**

EIN _ _ - _ _ _ _ _

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **Eastern District of Michigan**Date case filed for chapter **7 11/21/16**Case number: **16-55722-mlo****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eboni Ceiera Houge	
2. All other names used in the last 8 years		
3. Address	7342 Seamist Drive Ypsilanti, MI 48197	
4. Debtor's attorney Name and address	John Robert Keyes 300 North Huron Street Ypsilanti, MI 48197	Contact phone: (734) 662-1590
5. Bankruptcy trustee Name and address	Timothy J. Miller 64541 Van Dyke Suite 101 Washington, MI 48095	Contact phone: (586) 281-3764

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or register online at www.pacer.gov .	Address of the Bankruptcy Clerk's Office: 211 West Fort Street Detroit, MI 48226 Contact phone: 313-234-0065	For the Court: Clerk of the Bankruptcy Court: Katherine B. Gullo Hours open: 8:30am-4:00pm Monday-Friday Date: 11/21/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 21, 2016 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Hearing Room, 200 E. Liberty, 2nd Floor, Ann Arbor, MI 48104
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 2/21/17 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Eastern District of Michigan

In re:
Eboni Ceiera Houge
Debtor

Case No. 16-55722-mlo
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 20

Date Rcvd: Nov 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2016.

db +Eboni Ceiera Houge, 7342 Seamist Drive, Ypsilanti, MI 48197-9596
tr +Timothy J. Miller, 64541 Van Dyke, Suite 101, Washington, MI 48095-2570
24456962 +Equifax Credit Information Services, Inc, P.O. Box 740241, Atlanta, GA 30374-0241
24456964 +Experian, P.O. Box 2002, Allen, TX 75013-2002
24456965 +Fair Collections & Outsourcing, 12304 Baltimore Ave Suite E, Beltsville, MD 20705-1314
24456966 +Gatewayfinsol, Po Box 3257, Saginaw, MI 48605-3257
24456972 #+Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105,
Jacksonville, FL 32216-8035
24456974 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000
24456975 +Us Dept Ed, Po Box 1030, Coraopolis, PA 15108-6030
24456976 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ecfrbertkeyeslaw.com Nov 21 2016 23:41:30 John Robert Keyes,

300 North Huron Street, Ypsilanti, MI 48197
24456959 +E-mail/Text: rbaldwin@autotrakk.com Nov 21 2016 23:43:14 Autotrakk Llc,
1500 Sycamore Rd Ste 200, Montoursville, PA 17754-9416
24456960 +Fax: 602-659-2196 Nov 22 2016 00:05:51 ChexSystems, Attn: Consumer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
24456961 +EDI: CREDPROT.COM Nov 21 2016 23:23:00 Credit Protection Assoc, Po Box 802068,
Dallas, TX 75380-2068
24456963 +E-mail/Text: bknotice@erccollections.com Nov 21 2016 23:42:14 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
24456967 EDI: IRS.COM Nov 21 2016 23:23:00 Internal Revenue Service, Insolvency Group 2,
880 Front Street, San Diego, CA 92101-8869
24456969 +E-mail/Text: egssupportservices@egscorp.com Nov 21 2016 23:42:33
NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368
24456970 EDI: PRA.COM Nov 21 2016 23:23:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
24456971 EDI: RECOVERYCORP.COM Nov 21 2016 23:23:00 Recovery Management Systems Corporation,
25 S.E. Avenue, Suite 1120, Miami, FL 33131
24456973 +E-mail/Text: crwkflw@firstdata.com Nov 21 2016 23:42:47 TeleCheck Services, Inc.,
5251 Westheimer, Houston, TX 77056-5499

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

24456968* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2016 at the address(es) listed below:
NONE.

TOTAL: 0